

Mercantile Trust & Deposit Company
Redwood and Calvert Streets
Baltimore
Baltimore City County
Maryland

HABS No. MD-191

HABS

MD

4-BALT

118-

PHOTOGRAPHS
WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey
National Park Service
Eastern Office, Division of Design and Construction
143 South Third Street
Philadelphia 6, Pennsylvania

HISTORIC AMERICAN BUILDINGS SURVEY

HABS No. MD-191

MERCANTILE TRUST & DEPOSIT COMPANY

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MD

4-BALT

118-

Location: Redwood and Calvert Streets, Baltimore, Baltimore City County, Maryland

Present Owner: Mercantile-Safe Deposit & Trust Company, Redwood and Calvert Streets, Baltimore, Maryland

Brief Statement of Significance: This building, erected in 1885, was designed by J. B. Noel Wyatt and Joseph Evans Sperry. Its exterior design is outstanding for the period in Baltimore.

PART I. HISTORICAL INFORMATION

The Mercantile Trust and Deposit Company was founded in 1884, and the architectural firm of J. B. Noel Wyatt (1847-1926) and Joseph Evans Sperry (1854-1930) was engaged to design their building. It was opened in 1885 and is still in use by the same firm, now amalgamated with the Safe Deposit & Trust Company.

This is the only major commercial building in Baltimore designed in the style which is usually associated with H. H. Richardson in the 1870's and 1880's. However, while there may have been some Richardsonian influence at work, these two architects were thoroughly trained in the best contemporary modes and proved capable of original work on the largest scale. James Bosley Noel Wyatt studied for a year in the new architectural course at M.I.T. in 1871, followed by a tour of Europe and four years at L'Ecole des Beaux Arts in Paris, returning to Baltimore in 1876. Joseph Evans Sperry began in the office of Charles L. Carson, and joined with Wyatt in 1877 or 1878. Their first building was the St. Michael and All Angels Protestant Episcopal Church (1877-1890), which is reminiscent of the style of Butterfield, Shaw and other English architects of the period. Illustrated, Century of Baltimore Architecture, by W. H. Hunter, Jr. and C. H. Elam (Baltimore: 1957), p. 28. For other works by these architects, see below. They separated in 1889, Wyatt joining with William Nolting, and Sperry continuing independently. Sperry was notably successful in designing large commercial buildings, and Wyatt & Nolting not only produced such structures as the new Baltimore Court House, but many residences in Roland Park and other suburbs. Wyatt and Sperry designed one minor building which is related in style to the bank, the stable for the Ross Winans house on St. Paul Street in 1888.

A rather detailed account of the construction of the original building is contained in a small manuscript book in possession of the Mercantile-Safe Deposit & Trust Company, entitled "Minutes of the Building Committee, Mercantile Trust & Deposit Co., 1884-1885."

The first meeting of the building committee was on October 7, 1884, with Mr. Louis McLane, chairman, Andrew Reid, Charles D. Fisher, and John Gill present. They resolved "that Messrs. Wyatt & Sperry, J. C. Neilson and Baldwin and Pennington be invited to furnish the Company with plans for a building...." Each of the architect firms was offered \$200 for plans for a building which were to become the property of the company whether or not accepted for the final work. On investigation they found that all the architects offered to carry out the complete architectural service for 2% of the construction cost, but would submit plans for the basement, main floor, elevations for two fronts and two cross sections for the fee of \$200. On December 6th the committee examined the submissions but decided not to accept any of them entirely. They then resolved to employ Wyatt & Sperry as the architects, who were to supply for the "round sum of \$1.500 less the \$200 already paid in lieu of commission as full compensation for all designs and detail drawings and specifications and architects supervision of the work...."

On the 13th of December Wyatt appeared before the committee with new drawings. The committee adopted the Redwood Street elevation "unchanged from what it was," but a new design for the Calvert Street elevation. They also adopted "new plans for the interior arrangement with an opening for ventilation thru the ceiling and roof."

On the 17th John E. Marshall was employed as superintendent of construction for a fee of 2-1/2% of the cost, exclusive of the cost of the vaults. Sperry and Marshall met with the committee on January 20th to discuss building contracts, and Sperry was furnished with "a list of persons whom it was decided to invite to bid...." Throughout the work, the building committee acted as contractor requesting bids on each aspect of construction and awarding separate contracts. The committee took special pains with the vault and the safe deposit boxes. Numerous safe companies were invited to submit schemes, and to demonstrate locks, metal and so forth. On January 6th two members went to Philadelphia to examine certain banks and vaults, and on February 4 three members journeyed to New York where they saw the vaults of three safe deposit companies.

The principal subcontractors were:

Henry James & Co., rough lumber for construction, probably
scaffolding
Burns, Russell & Co., bricks and terra cotta
Bartlett, Hayward & Co., heating apparatus and structural iron
McCauley & Hellen, bricklaying
Garthe & Lowenstein, slate roof
T. B. and J. M. Cornell, vault construction
G. Krug & Son, wrought-iron work (interior grilles, gratings,
railings, etc.)
Watson and Stillman, elevator
William R. Pope & Co., electric wiring
John G. Hetzell, copper work (gutters, downspouting)

U. S. Encaustic Tile Co., floor tile and interior decorative
frieze of tile
Henry W. Jenkins & Sons, interior woodwork
Hall's Safe & Lock Co., safe deposit boxes and locks
Emmart & Quartley, painting and bronzing
Hugh Sisson, Knoxville marble lining of ladies' toilet on
first floor
Brush Electric Company, lighting of building (fixtures ?)

The foundation was begun on February 17, 1885, a building permit obtained on the 21st, and the first bricks laid on March 9th. There doesn't seem to be a cornerstone, and no mention of a ceremony of that kind. As part of the job, a drain pipe, actually a soil pipe, was laid from the building to the harbor about four blocks away. On April 16th the committee gave permission for the owner of the lot adjoining the building to the north to tie into the drain on condition that he fill up his "soil pit." Later they also permitted Mr. Robert Garrett to tie into the line for a consideration of \$400. It was not until after 1905 that the city had a general sewerage system. On March 9, 1886, the building committee asked to be discharged from their responsibility since the structure was completed. It had taken just about one year from beginning to end. While some of the contract costs are noted, it does not seem that they are all in this document. Presumably payments were handled by another office in the company.

In the minutes of the building committee there is no special reference to a contract for stone carving, or even a mason! It is difficult to believe that all the ornament was stock designs, or that the bricklayers handled the entire construction.

Unfortunately, the company's records before the great Baltimore Fire of 1904 are missing, with the exception of the one volume discussed above. The fire raged intensely in this area and large, new buildings on all sides were gutted. The Mercantile Trust building was not greatly damaged outwardly, but a portion of a neighboring skyscraper fell through the roof and the interior was considerably burned. The main vaults were not breached but it is thought that the company records were in a small vault which was destroyed. The discussion below on the several alterations to the building is based on conversations with company officials, and conjecture.

The original building is shown in an illustration in American Architect and Building News, No. 491, 1885, which is reprinted in Century of Baltimore Architecture, by W. H. Hunter, Jr. and C. H. Elam (Baltimore: 1957), illustration 31. It was only 45 feet deep along Redwood Street. Between 1885 and 1899 an addition was made to the rear of the building about 30 feet deep and stretching from Calvert Street to the east end of the original part. The printed annual report for 1899 shows the addition and three photographic illustrations of the interior at that time. One copy of this report is in possession of the company. These pictures show the interior very nearly as it was originally built, and there are two doors through the old rear party wall into the addition.

Because of the fire damage in 1904, the interior was largely rebuilt except for the vaults. The party wall was removed, and the roof supported in some way by girders resting on two large columns, which are decorated in the Corinthian style. Recently the interior was further redesigned in the modern style. At the same time, the exterior was carefully cleaned and the masonry re-pointed. Thus, the exterior is in almost its original condition while the interior is entirely different in style and appearance.

Prepared by Wilbur H. Hunter, Jr.
Director, The Peale Museum
Baltimore, Maryland
August 1960

PART II. ARCHITECTURAL INFORMATION

A. General Statement: The exterior design of this building, with its dramatic fenestration, fine brick work, and wealth of carved sculptural detail in stone, is outstanding for the period in Baltimore, and bears comparison with the similar work of H. H. Richardson and Stanford White in the same decade. The fabric is in excellent condition, having been recently cleaned and re-pointed.

B. Technical Description of Exterior: The building is on the northeast corner of the intersection of Calvert and Redwood Streets, flush with the building lines. The entrance is on Redwood Street and faces due south. The building is rectangular, 80 feet fronting on Redwood Street, 75 feet deep on Calvert Street, and about 60 (?) feet high. The south and west walls are elaborately designed. The east wall faces a narrow alley and is plain brick with some bricked-up openings. The north is a party wall and not visible.

The foundations are brick laid in hydraulic cement. There is a slab basement floor, presumably quite thick and of concrete. The walls are load bearing, brick with stone exterior trim. There is structural iron in the roof and basement.

Since the exterior appearance of the south and west walls is the main architectural feature of the building, they will be described in detail. In general, they are faced with a hard red brick, and the trim is made of a light red freestone, in some places smooth surfaced and elsewhere carved. The recent pointing used a black cement and the joints are all quite thin. The south wall is divided into three parts. Right and left are gabled bays, and between them another bay slightly set back. The west wall is divided into two bays, unequal in size. The front bay is about 45 feet deep, the rear one, 30.

The walls are divided horizontally by several design features. There is a base course of rusticated ashlar, which also forms the water table. About 15 feet above this, and again at about 22 feet, are string courses of carved stone.

The string courses are decorated in the manner of a rinceau, with a cornice-like cross section. The west wall is finished at the top with brick corbelling, and an ornamental copper rain gutter at roof edge. On the south wall the gable ends have a plain stone coping.

The walls are laid up in a complicated fashion. From the stone base to the first string course the bond consists of groups of five stretcher courses of brick, one header of brick, and a course of ashlar, smooth-faced and flush with the brick. The remainder of the west wall is laid up in common bond with five stretcher and one header course of brick. In the gable ends on the south wall the treatment is identical to the line of the eaves. At this point there is a course of ashlar, and halfway to the peak of the gable is another. About halfway from this course to the peak is a band of brick laid up in chevron pattern.

The only street entrance is through the central bay on the south wall. (There is another entrance at the rear through the party wall, and from the lobby of the adjoining building.) Three stone steps lead up from the pavement to the door sill. Flanking the entrance are two round, squat, engaged columns which rest on a stone course in the walls. The roundness of the columns is carried down the edge of the wall, and the rounded edge is stone, quoined into the brick. The upper part of each column is carved geometrically, and they have capitals with arabesque carving. Outboard of the columns are heavily barred windows. In the corner where the two bays meet are quarter-columns of the same kind. Resting on the columns is a stone lintel.

Between the center columns is a shallow vestibule lined completely with ashlar. On both side walls of the vestibule are caducei in mezzo-rilievo. Flanking the doorway are panels with geometric designs in basso-rilievo. The doorway is closed by a double-sliding door of heavy metal, which is paneled in the lower part and grilled above. Behind this there is now an all-glass modern door.

Above the lintel is the first string course, and between this and the second is a triple panel of stone trim. The center panel now carries a large sign with the company's name, which probably cover the original carved name. (The name has changed recently.) The flanking smaller panels are carved in arabesque with a lion's head in the center.

Above the second string course is a double row of five windows, the upper ones smaller than the lower ones. They are framed with a flat stone trim flush with the wall plane in a manner which suggests that the windows were cut into a solid wall. The only decoration is a beading around each window. The row fills the bay from side to side. Above this is a string course like the others, which fills the bay across, and returns around the reveal for a short distance on the gable ends, forming there a kind of capital. Above this course is another triple stone panel. The middle panel has "A.D. MDCCCLXXXV" carved into it, and the smaller panels have flat ribbon carving. The same small panels are repeated above the portion of the string course on the gable ends. Above the date panel section is a copper rain gutter like that on the west wall.

The western gable end has a row of five windows below the first string course. They are framed and treated like those in the central bay, except that the stone trim is let into the brick wall with quoins at the sides, and the sloping sills protrude from the wall. Above the first string course is a complex window set slightly behind the wall plane. The second string course divides it into two parts. Between the string courses is a stone colonnade of four colonnettes with two quarter-colonnettes at the ends. They rest on a stone base and support a stone lintel. Each colonnette has a modified Doric base and a fanciful capital like those at the entrance in the center. In the voids are small square windows, deeply set, and below each is a square panel carved with a fret design. The colonnade is all in stone, and quoined into the brick wall. (Note that the lower set of windows does not appear in the drawing of 1885 shown in Century of Baltimore Architecture, by W. H. Hunter, Jr. and C. H. Elam (Baltimore: 1957).)

Rising from the second string course is a Syrian arch formed of flat stone voussoirs and surrounded by a rinseau like the string courses. The entire space within the arch is divided vertically into seven windows with metal framing. The lower part of each window has a sash which may be raised.

Near the peak of the gable is a smaller opening with a stone sill, capped by the uppermost stone course. The brick wall curves into the opening to form the side framing, and the upper corners are decorated with stone corbels. The opening is closed with a metal grill in three sections.

The eastern gable end does not have the lower rank of windows, but is nearly identical otherwise. At the street level near the door is a small narrow window guarded by an ornate grill. This formerly lighted the "ladies" water closet inside.

The peak of each gable is topped with a stone finial something like an acorn.

The southern portion of the west wall is from the original design, as explained in the historical portion of this report. Below the first string course there is a rank of four deeply set windows. The rank is framed with flat stone facing and quoining at the ends. The windows are separated by three colonnettes somewhat like those in the gable bays. The sloping window sills project from the wall, and the window headings are carved. The treatment here is subtly different from that of the colonnades on the south wall.

Between the string courses is a panel framed by stone facings to the same width as the colonnade below. The panel is carved in basso-relievo with arabesques and in the center is what is probably a face of Hermes.

Above the second string course is a double rank of four windows treated exactly as those of the center bay of the south wall, except that the rank is let into the wall with quoining at the sides.

The ends of this section of the west wall are defined by brick buttresses which rise from the ground and terminate at the gable coping. They are treated as pilasters. The edges are rounded, the string courses carried through them, and there is a kind of capital and entablature at the top. At the end of the gable coping is a stone carved with a modified Greek antefixae. The buttress does not appear on the south wall, but its "capital and entablature" do, thus repeating the motif at the top of the central bay on that side.

The rear section of the south wall is a later addition, but it is treated nearly the same as the front section. Here the lower rank of four windows is in the same simple manner as the upper windows, and without a colonnade. The upper windows are exactly like those on the front section. The panel between the string courses is just as elaborate as the one in the front section, and the end of the building is finished off with a buttress like the others.

There are three copper downspouts mounted on the south wall, which are probably original but, in the writer's opinion, certainly spoil the design. At street level are three bronze plaques with the name of the company and other information. While handsome, they are not part of the architectural design.

One interesting feature is the "spy steps" provided in the center of the south part of the west wall, and on each side of the doorway. About three feet from the ground is a protruding stone step, and at shoulder height is a bronze ring. This was intended to assist a policeman to look in the windows.

The roof slopes which are visible from the street are covered with slate, but the interior slopes have a metal covering. The original brick chimney rises out of the center coping on the western roof slope. It is decorated at intervals with ashlar courses and is capped with the same.

C. Technical Description of Interiors: The building has two stories (main floor and balcony) with attic and basement. The layout is that of a commercial bank.

As shown in the historical portion of this report, the interior has been extensively changed. However, from inspection of the photographic reproductions in an annual report of the company for 1899 (one copy is in possession of the bank), a few comments can be made about the original interior decoration. The walls were apparently faced with glazed brick with ornamental bands of contrasting colors. The ceiling was covered with a metal surface which had compartmenting and other design features. All the working areas were separated from

the central public space on the main floor by metal grills, which must have been seven or eight feet high. None of these features are visible today.

The modern interior decoration is immaterial to this report, but some features of the layout are worth mentioning. Small plans of the first floor and basement are incorporated in the drawing reproduced in Century of Baltimore Architecture, by W. H. Hunter, Jr. and C. H. Elam (Baltimore: 1957). At the east end of the first floor was, and is, the "Burglar Proof Money Vault," as it was called in 1885. The vault rises one floor with an open balcony area above. It sits inside the building walls at all points and has a corridor all around it for surveillance. Just in front of this, and near the door, was an area set aside as the "Ladies' Coupon Room," with an adjoining water closet. Just on the other side of the door was, and is, a stairway to the basement. Near this was, but is no longer, an elevator to the basement. The rest of the floor was divided by grills into office spaces, a main coupon room, and so forth.

The basement was designed for the storage vaults, and they seem to be intact. As in the case of the money vault, they stand free of the outside walls with a corridor around them. At the west end, separated from the vault area by a masonry partition, was a toilet room and the heating plant. The basement is vaulted with brick and iron beams.

Prepared by Wilbur H. Hunter, Jr.
Director, The Peale Museum
Baltimore, Maryland
August 1960

ADDENDUM TO:
MERCANTILE TRUST & DEPOSIT COMPANY
200 East Redwood Street (Redwood & Calvert Streets)
Baltimore
Maryland

HABS No. MD-191

HABS
MD
4-BALT.
118-

PHOTOGRAPHS

PAPER COPIES OF COLOR TRANSPARENCIES

WRITTEN HISTORICAL AND DESCRIPTIVE DATA

HISTORIC AMERICAN BUILDINGS SURVEY
National Park Service
U.S. Department of the Interior
1849 C St. NW
Washington, DC 20240

HISTORIC AMERICAN BUILDINGS SURVEY

Addendum to:
MERCANTILE TRUST & DEPOSIT COMPANY

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HABS No. MD-191

Location: 200 East Redwood Street, Baltimore, Maryland, 21202; UTM coordinates:
18.360958,4349867

Present Owner: Redwood Trust Limited Partnership; Nicholas Piscatelli

Present Occupant/Use: Citi Lounge Dance Club (slated to open 10/01); Paul Chrzanowski,
manager

Significance: The significance of the Mercantile Safe Deposit & Trust Company building resides not only in its considerable aesthetic merits, discussed in the 1960 HABS report, but also in the importance of the institution and its founding members to the history of commerce in late nineteenth-century Baltimore. While the Mercantile Trust Company and the Safe Deposit did not merge until 1953, their histories were intertwined from the beginning, and together they illuminate a crucial segment of Baltimore's post-Civil War financial culture. The Mercantile's significance as a Baltimore landmark is strengthened by virtue of its status as one of few structures in the city's central business district to survive the Great Fire of 1904.

Historian: Laurie Ossman, Ph.D., Summer 2001

PART I. HISTORICAL INFORMATION

A. Physical History

1. Owners, occupants, uses

1886-1960: Mercantile Safe Deposit & Trust Company, owner & occupant

1969: Mercantile Safe Deposit and Trust Corporation (original builders, owners, occupants) sell the building to Alan Berman and Leo Thomas, but continue to occupy the structure under a "long-term lease agreement."¹

1978: Permit applications for masonry cleaning and painting of window bars to City of Baltimore Commission for Historical and Architectural Preservation (CHAP) list Mercantile Corporation as applicant, indicating that the building had received some local historic designation before this date, either as a contributing structure to the financial

¹"2 Mercantile Buildings Sold," Baltimore Evening Sun 28 February 1969 (MHS clipping file).

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district or as an individual landmark. However, later events (see 1985) suggest that it had not received this designation.²

March 1983: Building listed on National Register of Historic Places. Owner of record at this time: Edward B. Vinson of RGBV Associates, Baltimore, 21207.³

1983: Building purchased by Harlan FCR Associates.⁴

August 1985: Owner Harlan FCR Associates Development Corporation announces plans to demolish the structure and build a 30-story office tower on the site, designed by architect Warren Cox of the Washington, DC-based firm of Hartman-Cox to incorporate the west and south facades of the historic structure. Mercantile Building is occupied by the Baltimore City Department of Social Services at that time. CHAP cannot grant the building protection as a local historic landmark, thus allowing plans for demolition to proceed. The American Institute of Architects is reported as having "initially opposed the building," but after reviewing Cox's design, offered city officials a statement of full support.⁵

August 1985: CHAP-conducted Metrocenter Survey in support of the historic designation of the Financial District by the city lists One South Calvert Partnership as building owner.

November 1987: Baltimore Business and Government Center receives verification as a Designated Historic District, National Register of Historic Places. Mercantile (already individually designated) is listed as a contributing structure.

1996: Building is listed for sale by Casey & Associates Realtors for \$375,000.⁶

1997: Building is purchased by Redwood Trust (present owner).⁷

2. Alterations and additions (since 1960): Based on permit applications filed with CHAP in June of 2000 by Kann & Associates, Architects, the following major alterations to the building were to be undertaken as part of the adaptive reuse of the structure as a

²Barbara A. Hoff, Executive Director, City of Baltimore Commission for Historical and Architectural Preservation (CHAP), memos dated 20 November 1978 and 6 December 1978, Mercantile file, CHAP.

³Ronald L. Andrews, National Register Administrator, Maryland Historical Trust, letter to Edward B. Vinson, 17 March 1983, Mercantile file, CHAP.

⁴Alison Langley, "Mercantile not 'historic,' city says," Baltimore News-American 24 August 1985 (MHS clipping file). The article quotes the owner as saying he had owned the building for two years at the time of the meeting.

⁵Ibid.

⁶Kevin F. Wille, Associate, Casey and Associates, letter to Ann Stacy, Executive Director, Baltimore Chapter of the American Institute of Architects, 8 November 1996. Xerox copy in Mercantile file, CHAP.

⁷[CHAP] Staff Report: Mercantile Trust and Deposit Company, 13 June 2000, Mercantile file, CHAP.

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nightclub.⁸ Items that cannot be confirmed as executed, based on site visits in July, August and September of 2001, are indicated with an asterisk (*).

Life safety

- new sprinkler system concealed behind coffered ceiling with sprinkler heads spaced to coincide with historic center rosette motif

Accessibility

- elevator serving all levels installed on west wall, north of entrance
- new access/egress through west wall (Calvert Street) created by enlarging two window openings (dating from the 1887 extension of the building) to ground level; these openings will also be ramped for accessibility

Plumbing

- plans indicate new restrooms on the first floor, north wall*

Exterior

- two windows on west wall, center, extended to ground level to create new entrance (as above)
- doorway cut from bricked -in window opening in east (alley) wall for egress
- plywood signage to be pegged from existing lintel over Redwood Street entrance door; individual pegged letters to be placed over lintel over new opening on Calvert street*
- logo of interlocking aluminum rings to be pegged over historic "Mercantile Trust and Deposit Co." relief panel over Redwood Street and Calvert Street doors*
- cap molding of rusticated base to be illuminated with blue neon banding*⁹

Interior

- center of main floor inlaid flooring with lion's head motif, echoing those on the exterior of the building.
- bank vault converted to VIP Lounge*
- mezzanine for disk jockey created over former Redwood Street entrance door
- mezzanine from 1958 renovations altered to curvilinear shape (varying depths), covering entire north wall and part of the east wall of the main banking room
- lower level bank vaults converted to Jazz lounge and cigar bar

⁸Application for Notice to Proceed Permit, n.d.; Kann and Associates/Kingdesign, "Redwood Trust Citi Lounge Dance Club," illustrated presentation booklet, Mercantile File, CHAP; "Welcome to Redwood Trust" [online; cited September 2001], www.trustbaltimore.com; Interview, painting contractor, Baltimore, July 2001.

⁹Kathleen Kotarba, Executive Director, CHAP, letter to Donald Kann, 20 June 2000, Mercantile file, CHAP. CHAP requests a revised signage plan, indicating that the Commission did not approve the scheme submitted under the original application.

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- safe deposit boxes converted to humidors for cigar bar*

B. Historical Context

The significance of the Mercantile Safe Deposit and Trust Company building resides not only in its considerable aesthetic merits, but also in the importance of the institution and its founding members to the history of commerce in late nineteenth-century Baltimore. While the Mercantile Trust Company and the Safe Deposit did not merge until 1953, their histories were intertwined from the beginning, and together they illuminate a crucial segment of Baltimore's post-Civil War financial culture.

On March 10, 1864, the Maryland state legislature granted a charter to the simply named Safe Deposit. The company's stated purpose was to provide a secure repository for valuables. Coincidentally, the newspapers that day reported on the Union General Sherman's arrival in Vicksburg, having left a trail of devastation, looting and destruction in his wake. The Civil War was still a year from its formal conclusion, and Lincoln had only just presented Ulysses S. Grant with his commission as Lieutenant General of the Union Army. Baltimore's political and geographic position throughout the Civil War was ambiguous: its importance as a railroad hub and its geographic proximity to Washington, DC, meant that Baltimore was closely guarded against Confederate capture, which effectively meant that the generally pro-Southern city was occupied by the Union Army.¹⁰ Commerce, however, overcame political agendas, as the two key founders of the Safe Deposit had completely different loyalties: Enoch Pratt was a zealous Union loyalist, while William Walters was believed to have quietly sympathized with the Confederate cause.

Enoch Pratt, perhaps best remembered as the philanthropist behind the eponymous public library system of Baltimore city, was a native of Massachusetts. In 1831, at the age of 23, Pratt opened a small hardware shop in Canton with a \$150 capital investment. He did well for himself, expanding into shipping, railroads, insurance and banking. By 1850, his net worth was reportedly \$750,000 at a time when a successful attorney made around \$2,500 per year.¹¹ As President of the National Farmers and Planters Bank (a position he held for 36 years), Pratt arranged for the new Safe Deposit to rent space in the basement of his bank until the idea caught on.¹² As the first president of the Maryland Bankers Association and the president of the Baltimore Clearing House, Pratt's stature almost certainly contributed to the public perception that the Safe Deposit was a reputable institution.

William T. Walters, founder of the company that became, eventually, the Atlantic Coast Line Railroad, represented the crucial railroad interest on the Safe Deposit's institutional masthead. While most aspects of Baltimore culture and commerce foundered during the Civil War, the railroad economy did well, as the city served as a pivotal point for transport of troops and supplies. This meant that Walters's wealth and stature increased throughout the period.

¹⁰Sherry H. Olsen, *Baltimore: The Building of an American City* (Baltimore: Johns Hopkins UP, 1997), 147.

¹¹Olsen, 109.

¹²The Farmers and Planters Bank building was located on South Street at Lovely Lane. See Olsen, 173.

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The Safe Deposit continued to prosper even after the Civil War, and in 1875, construction began on a fire- and burglar-proof building in a weighty, polychromatic version of an Italianate palazzo.¹³ Soon after this building on South Street (near the corner of German [Redwood] Street) was completed in 1876, the legislature amended the original charter to grant the Safe Deposit fiduciary powers, the first such institution chartered in the state and among the first in the nation.¹⁴ Having convinced people it was safe to leave their jewelry and silver with the Safe Deposit, the institution pioneered the idea that people might leave the Safe Deposit in charge of the financial management of their estates in corporate perpetuity.

The ubiquitous Enoch Pratt, in 1884, was among the backers of a new concept in banking, the so-called "department store bank." Until this time, customers had to go to one bank to save, another to get loans, another for foreign exchange, and still another to get a checking account. Baltimore's first "department store bank" was called the Mercantile Trust; its first president was a Confederate veteran named John Gill. Just as the early success of Safe Deposit resulted from the Civil War, the success of the Mercantile Trust hinged on Reconstruction. Authorized to act as underwriters for bond issues, the bank raised the capital for the rebuilding of many Southern cities, such as Norfolk (VA), Asheville (NC), and Montgomery (AL). In addition to civic bond issues, Mercantile underwrote industries whose success was imperative to the recovery of the Southern economy. These included the South Bound and Charleston Railway Companies, Atlantic Gas and Light Company and the Cone Cotton Mills in North Carolina.¹⁵

In 1886, the Mercantile Trust building at Redwood and Calvert Streets was completed. The building's design was unabashedly calculated to have a resounding rhetorical impact: the building was to be an advertisement for the institution and a representation of the values of venerableness and impenetrability. Much of the advertising literature of the early years emphasized the architecture's role in the bank's effectiveness: "so strong as to resist the invasion of armed force."¹⁶

The building's functionalist rhetoric was the Mercantile Trust's institutional image; the building's success was the bank's success to a remarkable degree. Likewise, when the fire of February 7-8, 1904 swept through the financial district and beyond, destroying more than 1,500 structures over an area of 140 acres, the Mercantile Trust and the nearby Safe Deposit (along with Calvert Street neighbor Alex. Brown & Sons) were among the few major structures to remain standing.¹⁷ One practical explanation for their survival is that the relatively low (three-story) structures were essentially passed over as the fire spread from rooftop to rooftop, but the symbolism of the image of the banks intact amidst the devastation only affirmed what the

¹³Suzanne Wolff, Mercantile Safe Deposit and Trust Company: A Birthday Retrospective (Baltimore: Mercantile Bankshares Corporation, ca. 1978), np. Wolff reproduces an advertisement for the company that pictures the 1875 building.

¹⁴Wolff, first page.

¹⁵Wolff, third page.

¹⁶Advertising brochure, as cited by Wolff, fourth page.

¹⁷Olsen, 247.

companies' ads had been saying all along: that they could and would shelter their clients' assets through any and every catastrophe.

Photographs of the Mercantile Trust building in the aftermath of the 1904 Fire are among the most reproduced images of that historic event. Thus, the building became a *de facto* emblem of civic as well as institutional fortitude.

Both the Mercantile and the Safe Deposit provided the same services, and their buildings gained associative value as generations of clients entrusted their most valued possessions and documents to their vaults. Over time, Baltimore families came to associate the Mercantile Building with their financial, ergo personal, security. On a broader civic level, the Mercantile acted as co-executor for the estate of Henry Walters (son of founder William and a trustee in his own right for three decades) and as trustee for the endowment that established and maintains the Walters Collection (later Gallery, now Museum).¹⁸ Thus the bank not only acted as guardian of private assets, but of civic cultural resources as well.

In 1953, the Mercantile Trust and the Safe Deposit merged, the stockholders opting to operate under the charter of the older Safe Deposit. By that time, however, each institution had added several, increasingly larger, buildings to its downtown operations. The 1876 Safe Deposit building was superseded by a Beaux-Arts building soon after the Fire (1906), neither of which survive. While the Mercantile built and acquired additional structures throughout the twentieth century, it retained ownership of the 1886 building until 1969, and occupied it until 1983. For nearly a century, the Mercantile building at Redwood and Calvert Streets effectively served its original functional, institutional and rhetorical purposes.

PART II: ARCHITECTURAL INFORMATION

A. General Statement

At first glance, the Mercantile Trust, with its clear geometric masses, bold arcuate entryway and elaborate foliate relief ornament, appears to echo the banks of Louis Sullivan. Yet, Mercantile Trust is contemporary with Sullivan's early work (most notably the Auditorium building, Chicago, Adler and Sullivan, 1886-90) and pre-dates the renowned banks that it superficially resembles. In survey discussions, the stylistic term "Richardsonian Romanesque" is often applied to the building, often without substantive justification. This addendum examines the aptitude of the Richardsonian label, presents a synopsis of architect J.B. Noel Wyatt's stated architectural theories, and proposes avenues for further investigation of the local and national significance of the Mercantile Trust and its (believed primary) architect.

J.B. (James Bosley) Noel Wyatt (1847-1926) was the scion of a prominent Baltimore family. Dorsey and Dilts note that his grandfather was a longtime rector of the venerable St.

¹⁸Wolff, fifth page.

Paul's Episcopal Church; his father a civil engineer.¹⁹ It is tempting to credit the young architect's interest in the Romanesque revival to some childhood impression of Upjohn's design for the church (1854) and his proclivity for structural rationalism as the basis of style to his father's influence.

In 1865, the Wyatt family moved to Cambridge, Massachusetts, where the future architect studied at Harvard (graduated 1870) and, for one year, at the Massachusetts Institute of Technology (MIT). At this time, Richardson himself was just getting his career off the ground, with no major buildings to his credit in the vicinity, so it is unlikely Wyatt would have been influenced by his work at this time.²⁰ While at Harvard, Wyatt would have seen Ware and Van Brunt's Ruskinian Gothic Memorial Hall (1867-78) in its early stages of construction. As Hitchcock aptly notes, the firm's best-known commission does not, in many ways, serve as an effective illustration of the partners' mature, rationalist theories. Memorial Hall's picturesque massing, vivid brick and stone polychrome facades, and Gothic tracery forms immediately summon the work of English Gothic Revivalists G.E. Street and William Butterfield.²¹ Ware founded the MIT architecture program in 1865; Van Brunt—who produced the first English translation of Viollet-le-Duc's *Entretiens sur l'architecture* in 1875—taught there.²²

It is not known if Memorial Chapel inspired Wyatt to seek training at MIT or if the fledgling program was immediately recognized as the only place in the United States that modeled its architectural curriculum on that of the *ne plus ultra* of design education: the École des Beaux-Arts in Paris. In either case, Wyatt only stayed at MIT for one year, and then ventured off to the École itself, studying there from 1871 to 1874.²³

While at MIT, however, Wyatt would have certainly gained some familiarity with Ware and Van Brunt's approach to design, which combined stylistic moralism of the Ruskinian school with the seemingly antithetical structural rationalism of Viollet-le-Duc. The point of reconciliation between the two was an emphasis on style as the honest expression of structure and function. To this end, both philosophies fit with the training at the École, as its approach emphasized the application of various historically-based stylistic forms and ornaments, as

¹⁹John Dorsey and James D. Dilts, *A Guide to Baltimore Architecture*, 3rd ed. (Centreville, MD: Tidewater Publishers, 1997), 419.

²⁰Richardson's major commission prior to 1870 was the Worcester (MA) High School (1869-71), which did not yet manifest any of the qualities characteristic of his mature style. See James F. O'Gorman, *H.H. Richardson: Architectural Forms for an American Society* (Chicago: Chicago UP, 1987), pl. 18.

²¹Henry-Russell Hitchcock, *Architecture: Nineteenth and Twentieth Centuries*, 4th ed. (Harmonsworth, UK: Penguin, 1997), 272.

²²Hitchcock, 272; John Burchard and Albert Bush-Brown, *The Architecture of America: A Social and Cultural History*, abridged ed. (Boston: Little Brown/Atlantic Monthly, 1966), 137, 185.

²³As the École did not have a fixed sequence of study or a degree program in the usual sense, it is always difficult to determine which American architects can be said to have "graduated" from the Parisian school, and which merely "sat in" and claimed, later, to have formally attended (which required sponsorship and the passing of entrance examinations). Further research may confirm that Wyatt was formally admitted to an atelier affiliated with the École. As he stayed for three years, it seems likely that he did formally matriculate there.

deemed functionally and rhetorically suitable by precedent, over a matrix of planning and massing based on principles established in classical antiquity.

Among the fundamental texts in use at the École throughout the nineteenth century was J.-N.-L. Durand's two-volume opus Précis des leçons d'architecture... (1802-5). The second volume, in particular, dealt with the appropriate application of historicist styles, such as the Romanesque, to functional building types of the urban environment. [Durand recommended the Romanesque as a primarily functionalist style, suitable for warehouses, for example, for its block-like modularity and small openings that connoted safety and impenetrability.] Through Durand, the Germans developed a version of the Romanesque revival, *Rundbogenstil*, which was in such wide usage in the 1830s and 40s that the style returned in the form of models and precepts to the École where it was promulgated to the international student body of the French academy. In contrast to the variation of the Romanesque later popularized by Richardson, the *Rundbogenstil* was primarily a brick-walled architecture, embellished with terra cotta or contrasting stone trim. Due to a peculiar belief that brick was a specifically "Germanic" building material, the *Rundbogenstil* shed its utilitarian connotations and became common parlance for government buildings and other institutional building types for which an architectural impression of impregnability and security seemed in order.²⁴ As a student at the École, Wyatt could not have avoided the *Rundbogenstil*, and that style is one crucial basis from which his 1886 Mercantile Trust building derives its essential form and character.

It is not known if Wyatt traveled to London during his years at the École. The points of similarity between his design of the Mercantile Trust and the English "Queen Anne" style, at the height of fashion in the 1870s, strongly suggests that he was at least aware of architectural developments in England. Philosophically, the Queen Anne would have squared with the moralistic overtones of Wyatt's training under Ware and Van Brunt, as it was an extension of Ruskinian theory. The moral import of aesthetics is a basic Queen Anne tenet to which Wyatt, judging from his 1895 writings, always returned. Formally, the style—particularly in its urban incarnations—demonstrates the use of gabled masses as organizing elements for brick buildings embellished with intricate ornamental relief panels. The thermal window form so prominent on the Redwood Street facade of the Mercantile Trust was also frequently used in the urban English Queen Anne.²⁵ What separates Wyatt's Mercantile Trust design from the more ornamental and picturesque English type is its strict symmetry and rigid formal discipline. These qualities reflect his Beaux-Arts training, specifically the influence of Durand and the German *Rundbogenstil*.

Coincidentally, Richardson, whose own nationalistic adaptation of the Romanesque is often cited as the model for Wyatt's Mercantile Trust, had also attended Harvard and the École, suggesting that similarities in the work of the two architects may have arisen from similar training, as much as from the lesser-known Wyatt "copying" Richardsonian models. What the École training lacked—and what also set Wyatt's approach to design apart from Richardson's—was a moralistic overtone to the accepted historicist basis of architecture. This

²⁴Hitchcock, 47-9, ill. 19.

²⁵See Mark Girouard, Sweetness and Light 1977 (New Haven: Yale UP, 1990) for examples, such as pl. 52, Board School, Caledonian Road, London, or plates 13 & 19, Lincoln's Inn Fields by Philip Webb.

ethical underpinning links Wyatt and the Mercantile Trust building far more securely to the English Queen Anne and related Aesthetic Movement than to the contemporary work of Richardson. Writing, with reactionary disapproval, of the ascendancy of the tall building form (of which Richardson was—and still is—credited as a pioneer) in American cities, Wyatt wrote:

[W]e must admit that if all that which we have learned to call architecture, from prehistoric times till to-day, and which attained its epitome in the perfect beauty of fitness and proportion in Greece, is one thing, then the modern ten or twenty-story building is another; if Athens and Rome and the Middle Ages and the renaissance and modern Paris is one thing, in their monumental dignity, symmetry and repose, then New York and Chicago and the "spirit of the age" is something else which is not dignity, symmetry nor repose; nor, in spite of apparently vast news sources of knowledge, can the average humanity of to-day claim any great physical, intellectual or moral superiority, or greater capacity for real happiness, or any nearer approach to heaven on top of the Eiffel Tower than in the shadow of the Parthenon.²⁶

Wyatt's statement—which echoes the anxious mistrust of modernity expressed by fellow Harvard graduate Henry Adams in the roughly contemporary The Education of Henry Adams (1905)—could not be a more explicit iteration of Beaux-Arts historicism. The inclusion of morality as a social factor inherently expressed through buildings indicates a lingering Ruskinian moralism, as developed through the English Aesthetic Movement, that may date back to Wyatt's early training under Ware.

Wyatt headed straight for Baltimore when he left Paris in 1874, perhaps due to family circumstances (and connections) or, perhaps, because he realized that he would have a competitive professional advantage as his native city's "first" École-trained architect, much as Richard Morris Hunt had been to New York twenty years before.²⁷

Like most major late nineteenth-century Baltimore architects (namely Bruce Price, John Appleton Wilson, Josias Pennington, Joseph Evans Sperry), Wyatt entered local practice through the office of E. Francis Baldwin. In 1876, Wyatt left the Baldwin firm to strike out on his own, recruiting Joseph Evans Sperry (1854-1930) to join him as a partner in 1877.²⁸ As partners, their first commission was for All Angels Protestant Episcopal Church, noted by Hunter in the 1960 HABS report as reminiscent of the High Victorian Gothic work of Butterfield, in the vein of Ware and Van Brunt's Memorial Hall, indicating both the fashion for the style as an ecclesiastical mode and a vestige of his early training prior to Paris.²⁹ It was during this period of

²⁶J.B. Noel Wyatt, "Architecture in Baltimore," Baltimore: The Old Town and the New City, William L. Love, ed, (Baltimore: A. Hoen & Co, 1895) 178. Given the promotional purpose of the book and the implicit boosterism of the title, the inclusion of Wyatt's reactionary views are strikingly ironic and perhaps granted editorial deference by the architect's professional standing.

²⁷English-born Edmund G. Lind received professional training at the London School of Design in the early 1850s, but Wyatt appears to be the "first" practicing architect in Baltimore with the imprimatur of the French school.

²⁸It is partly due to Wyatt's evident initiative in the partnership, as well as to his better documented training and theories, as well as to his connection (without Sperry) to the Winans commission, that justifies the assumption that he was the dominant force behind the design of the Mercantile Trust building.

²⁹Further research is needed on Wyatt's solo commissions of 1876. Difficulty identifying them suggests, conjecturally, that these may have been residential commissions, which Wyatt could have handled on his own and which have not received as much attention as public buildings in the literature on local architecture.

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the Wyatt-Sperry partnership that the firm received the commission to design the Mercantile Trust Building. As Hunter notes, Wyatt and Sperry gained the commission for Mercantile in competition with other local firms. This indicates that if Wyatt was counting on family connections—either social or through the parish of St. Paul's—to get work, it was not that simple.

The Mercantile Trust building shows certain superficial similarities to Richardson's Romanesque vocabulary of massive masonry walls punctuated by round-headed arches or banded flat window openings divided into lights by colonettes. The visual impact of the twin arcuate openings on the bank's Redwood Street front and the banded window treatment of the Calvert Street facade recall Richardson's widely-published Ames Memorial Library (North Easton, MA) of 1877-8 and Crane Memorial Library (Quincy, MA) of 1880-2.³⁰ However, that is where the relationship of Wyatt's Mercantile Trust to Richardson's work seems to end.

Materially, Richardson favored heavy, rough-surfaced rustication and the use of local stone—mainly New England granite—for his best-known works. The quasi-organic geological monumentality of the structures depended, in large part, in this use of rough-hewn materials as the primary surface ornament. Practically, the stone types Richardson generally favored—especially the granite—were so dense and hard that they were virtually impossible to carve into complex ornamental forms. Wyatt's Mercantile Trust, by contrast, contains none of the geological organicism so crucial to Richardson's style. The Mercantile Trust features a restrained, low-slung, brownstone water table with scored-joint rustication. The primary wall material is fine-textured red brick. Quoins, lintels, and all decorative trim of note are executed in terra cotta, often intricately cast with complex foliate ornament and emblems indicative of the structure's commercial identity (i.e. the caduceus relief panels, in reference to Mercury, the god of Commerce, flanking the entry door on Redwood Street; the head of Mercury in a relief panel on the Calvert Street facade). While Richardson generally rejected such symbolic ornament in his designs, the Queen Anne style relied upon them as important vehicles for the expression of meaning. Wyatt's Mercantile Trust shows a choice and use of materials *plus* a symbolic ornamental program that is antithetical to Richardsonian usage.

The insertion of intricately-carved, grotesque relief panels into wall surfaces is a convention more associated with the English Queen Anne mode and its American derivative, the Shingle style (as practiced by McKim, Mead and White) than with the Romanesque. A curious, yet notable, local exception is the incorporation of sculptural relief panels, (salvaged from the Robert Cary Long church that burned) into the brick facade of Upjohn's 1854 Italian Romanesque St. Paul's Episcopal Church, the church with which Wyatt's family had such strong ties and which he himself revered as one of the few local buildings of "true merit."³¹ Minutely rendered ornamental relief panels were often incorporated into McKim, Mead and White's

³⁰O'Gorman, plates 24, 25, 70.

³¹Wyatt's inclusion of this building on his brief list of great building in Baltimore city makes this connection not as far-fetched as it may seem. See Wyatt, 173-4.

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Shingle-style resort and suburban houses in this period.³² In this sense, the Shingle style attempted to translate the masonry vocabulary of the English Queen Anne into the supposedly "American" wooden vernacular. While architects such as Wilson Eyre in Philadelphia or J. Appleton Wilson in Baltimore utilized the English Queen Anne in urban settings, McKim, Mead and White rarely practiced the urban variant of the style. A striking exception is their work in Baltimore at the Ross Winans House on St. Paul Street.

Both the Winans house and the Mercantile use fine-grained brushed red brick with fine joints as the primary wall surface, with terra cotta trim. While the Winans house features more fragmented picturesque massing of forms—essentially the firm's Shingle style massing conventions translated to brick—its south facade gives a sense of its kinship with Wyatt's Mercantile Trust: the proportions of the primary south front of the Winans to the twin gabled masses facing Redwood Street are strikingly similar. The similar materials and crisp quality of the relief panels on both buildings suggest that further study of the Winans house might determine whether Burns, Russell and Company—suppliers on the Mercantile Trust project—also supplied the brick and ornament for the Winans house.

McKim, Mead and White's Winans house (1883) on St. Paul Street would have been the most prominent Queen Anne residence in Baltimore at the time of Wyatt and Sperry's Mercantile commission. As McKim and White met in the office of H.H. Richardson, their design of the Winans house may have served as an indirect vehicle for transmission to Wyatt of Richardson's adaptation of English Queen Anne ideas, which still dominated the firm's domestic design in 1883.³³ The fact that Wyatt (with Nolting) received the commission for the stylistically similar stable block in 1888, suggests that either the original architects or the patron recognized Wyatt as an adept practitioner of the Queen Anne style, and as someone who was well equipped to carry the style of the house through to the outbuilding. Perhaps Wyatt's proficiency in the Queen Anne mode had been demonstrated by his masterful handling of the recently completed Mercantile Trust building.

The strict symmetry, axuality, and applied historicism of the Mercantile Trust indicates that the Romanesque stylistic matrix and the Queen Anne ornamental aesthetic were filtered through the disciplined formal approach dictated by Beaux-Arts classical planning principles. The institutional character and bold geometric massing of the Mercantile Trust point directly to Durand's treatise (and its manifestation in the German *Rundbogenstil*) as the specific formal basis within the overall Beaux-Arts system.

Further study of the Winans house and an examination of the McKim, Mead and White archives at the Avery Library might help determine whether Wyatt ever met McKim or White

³²Perhaps the best example of this is Sunnyside, the Robert Goelet House in Newport, designed in 1883, but most of the firm's pre-1886 Shingle style commissions have some sort of relief panel embellishment.

³³Vincent Scully, *The Shingle Style and the Stick Style*, rev.ed. (New Haven: Yale UP, 1971), 146; Hitchcock, 366-7. While Richard Guy Wilson (*McKim, Mead and White Architects*, NY: Rizzoli, 1980) reflexively credits McKim with the exterior design of the Winans house, it is known that White was the firm's principal link to the Garrett family, the firm's first Baltimore patrons, in this period.

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during their visits to Baltimore, particularly during the period of the Winans commission. It seems likely that the visiting architects would have crossed paths with McKim's fellow Beaux-Arts alums in Baltimore's relatively small professional architectural community. Immediately following the completion of the Mercantile Trust, Sperry moved to Kansas City and, in 1888, Wyatt formed a new partnership with the young William G. Nolting (1866-1930). It was at this time—still within a year of the completion of the Mercantile Trust—that Wyatt received the commission to design the stable block for McKim, Mead and White's 1883 Winans house in the style of the main residence.

In any case, Wyatt could not have been unaware of the Winans house and McKim, Mead and White's own translation of the English Queen Anne style when he designed the Mercantile Trust. It is possible that the Winans house had an influence—either conscious or otherwise—on Wyatt's Romanesque bank design. On the other hand, Wyatt's own philosophical and formal affinities for the English Queen Anne may have developed parallel to, and not in emulation of, the now-legendary New York firm's work.

For all his discussion of the problematic history of domestic architecture in Baltimore, Wyatt's 1895 essay does not name any private residences on his itinerary of worthy buildings in the city, of which he crankily states, "we will frankly claim no great superiority for these, either in number or architectural merit, over other cities of the same relative importance."³⁴ He does, however, include his own Mercantile Trust building as one of the architectural worthies meriting inclusion on a visiting architect's Baltimore sightseeing itinerary.

PART III: ADDITIONAL SOURCES OF INFORMATION

A. Architectural drawings and early views (updated location note): As Hunter notes, original drawings appear to have been destroyed during the 1904 Fire. As of the date of this report (September 2001), early views, photographs, minutes of the building committee and institutional information documents all remain with the Mercantile Bankshares Corporation, under the aegis of its Public Relations Department. For access and reproduction permission, contact the Corporate Communications Officer for Mercantile Bankshares.

B. List of Works Consulted

Unpublished Sources: The Mercantile Trust file at Baltimore City's Commission for Historical and Architectural Preservation (CHAP) contains many clippings as well as internal memoranda

³⁴Wyatt, 173. Wyatt's list of buildings (173-4) "in the city proper" consists of: City Hall; the Post Office [not extant]; the Equitable, Fidelity and Herald buildings; the Drovers and Mechanics and Merchants' National Banks [none extant]; [his own] Mercantile Trust and Deposit Company building; the synagogues on Eutaw Place and Madison Avenue; and the buildings of the Methodist College and Church on St. Paul Street. Among the "older edifices, each [good] in its own way," Wyatt lists the Episcopal Churches of St. Luke, Grace & St. Peter's, and Old St. Paul's. He praises the designs of the Rennert and Stafford hotels and includes the design of the planned new courthouse, "still only a framed picture."

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pertaining to the building's ownership and physical condition since ca. 1980 and copies of National Register nomination materials and city landmark survey forms.

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PART IV: PROJECT INFORMATION

During the summer of 2001, the Historic American Buildings Survey (HABS) and the Maryland Historical Trust, in coordination with the City of Baltimore's Commission for Historical and Architectural Preservation (CHAP) and Preservation Maryland, recorded ten historic buildings and sites within Baltimore's Central Business District through large-format photography and original historical research. The heart of the downtown area and focus of intensive redevelopment efforts, Baltimore's Central Business District is a designated city historic district and home to a diverse array of historic commercial and civic buildings, churches, theaters and other landmarks. Many of them predate the district's Great Fire of 1904 and chronicle Baltimore's rise as a financial, commercial and civic center. This project, coordinated by Martin Perschler, Collections Manager, HABS/HAER, and Catherine Lavoie, Senior Historian, HABS, and resulting in more than 150 photographs by Baltimore photographer James W. Rosenthal for HABS and ten detailed architectural histories by Laurie Ossman, PhD., also a Baltimore resident, grew out of concern about the recent loss of the Merchants & Miners Transportation Company Building at 17 Light Street and other buildings of architectural distinction in Baltimore.

Ranging chronologically from the Peale Museum (1814) to the Baltimore Trust Company Building (1929), and in function from Old St. Paul's Episcopal Church (1846) to the Gayety Theatre (1906), the ten landmarks selected for this study illustrate the architectural diversity of the district and the myriad forces that have informed the district's growth and evolution over time. The documentation resulting from this project formed the basis of a photographic exhibit that was launched at the Maryland Historical Society in May 2002 during National Historic Preservation Month.

The ten historic buildings and sites that were studied during the project are:

Alex. Brown & Sons Company Building (HABS MD-1121)
B&O Railroad Company Headquarters Building (HABS MD-1122)
Baltimore Trust Company Building (HABS MD-1119)
Gayety Theatre (HABS MD-1123)

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Mercantile Trust & Deposit Company (HABS MD-191)
Monument Square & the Battle Monument (HABS MD-1126 and MD-185)
Old St. Paul's Episcopal Church (HABS MD-1124)
Peale Museum (HABS MD-398)
Pennsylvania Railroad Building (HABS PA-1125)
Vickers Building (HABS MD-1120)